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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF NEW JERSEY		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Anthony irst name		Kimberly First name
	license or passport).	Middle name		Middle name
	Bring your picture	Orsini		Orsini
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names and any assumed, trade names and			
	doing business as names.			
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3209		xxx-xx-1284

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Debtor 1 Anthony J Orsini
Debtor 2 Kimberly Orsini

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Your Employer Identification Number (EIN), if any.				
	(EIN), II ally.	EIN	EIN		
5.	Where you live		If Debtor 2 lives at a different address:		
		43 Harvard Ave Westville, NJ 08093			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Gloucester			
		County	County		
		K weiling address is different from the one	If Debter Ole meiling address is different from yourse fill it		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this		
		notices to you at this mailing address.	mailing address.		
	Number, P.O. Box, Street, City, State & ZIP Code		Number, P.O. Box, Street, City, State & ZIP Code		
_	What are also as in a	Charles	Charleson		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition,	Over the last 180 days before filing this petition, I		
		I have lived in this district longer than in any	have lived in this district longer than in any other		
		other district.	district.		
		☐ I have another reason.	☐ I have another reason.		
		Explain. (See 28 U.S.C. § 1408.)	Explain. (See 28 U.S.C. § 1408.)		

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Deb	otor 2 Kimberly Orsini				Case number (if known)		
Par	t 2: Tell the Court About	our Bankruptcy (Case				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under	☐ Chapter 7					
		☐ Chapter 11					
		☐ Chapter 12					
		Chapter 13					
8.	How you will pay the fee	about how y order. If you a pre-printe	you may pay. Typica ur attorney is submited address.	with the clerk's office in your local court for urself, you may pay with cash, cashier's che lf, your attorney may pay with a credit card of	ck, or money or check with		
				Iments. If you choose this optio Official Form 103A).	n, sign and attach the Application for Individ	uals to Pay	
		I request the but is not reapplies to ye	hat my fee be waive equired to, waive your four family size and	ed (You may request this option ur fee, and may do so only if you you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a ur income is less than 150% of the official poinstallments). If you choose this option, you all Form 103B) and file it with your petition.	verty line that	
		tile / ipplicat	don to have the on	apter 7 7 ming 7 66 Warved (Onle	arronn roob, and me it with your petition.		
9.	Have you filed for bankruptcy within the	■ No.					
	last 8 years?	☐ Yes.		\All- a.a	Coop worth or		
		Distric		When When	Case number		
		Distric		when When	Case number		
		Distric		when	Case number		
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.					
		Debtor	r		Relationship to you		
		Distric	t	When	Case number, if known		
		Debtor	r		Relationship to you		
		Distric	t	When	Case number, if known		
11.	Do you rent your	■ No. Go to	o line 12.				
	residence?		your landlord obtain	ed an eviction judgment against	you?		
			No. Go to line 12	, , ,			
			Yes. Fill out <i>Initia</i> this bankruptcy p		udgment Against You (Form 101A) and file i	t as part of	

Debtor 1 Anthony J Orsini

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	otor 1 otor 2	Anthony J Orsini Kimberly Orsini				Case number (if known)			
Part	t 3:	Report About Any Bu	ısinesses	You Own	as a Sole Propriet	or			
12.	of an	ou a sole proprietor y full- or part-time ness?	■ No.	■ No. Go to Part 4.					
			☐ Yes.	Name	and location of busi	ness			
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.				Name of business, if any					
If you have more than one sole proprietorship, use a Number, Street, City, State & ZIP Code					e & ZIP Code				
		rate sheet and attach his petition.		Check	the appropriate box	k to describe your business:			
		no pounom				ess (as defined in 11 U.S.C. § 101(27A))			
						Estate (as defined in 11 U.S.C. § 101(51B))			
					· ·	efined in 11 U.S.C. § 101(53A))			
					,	r (as defined in 11 U.S.C. § 101(6))			
					None of the above				
					Trone of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S. C. § 1182(1)?		proceed you are o	under Sub choosing to v statemer)(B).	chapter V so that it proceed under Sub	court must know whether you are a small business debtor or a debtor choosing to can set appropriate deadlines. If you indicate that you are a small business debtor or ochapter V, you must attach your most recent balance sheet, statement of operations, ne tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. ter 11.			
	For a busir	definition of <i>small</i> less debtor, see 11 C. § 101(51D).	□ No.	I am fi Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
			☐ Yes.			11, I am a small business debtor according to the definition in the Bankruptcy Code, and dunder Subchapter V of Chapter 11.			
			☐ Yes.			I1, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I Subchapter V of Chapter 11.			
Part	t 4:	Report if You Own or	Have Any	/ Hazardo	us Property or Any	Property That Needs Immediate Attention			
14.		ou own or have any	■ No.						
		erty that poses or is ed to pose a threat	☐ Yes.						
	of im	minent and	— 103.	What is t	he hazard?				
		ifiable hazard to c health or safety?							
	Or do	you own any		16 : al					
		erty that needs ediate attention?			ate attention is why is it needed?				
	peris livest or a l	xample, do you own hable goods, or ock that must be fed, building that needs nt repairs?		Where is	the property?				
						Number, Street, City, State & Zip Code			

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Debtor 1 Anthony J Orsini
Debtor 2 Kimberly Orsini Case number (if known)

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 24-14025 Doc 1 Filed 04/19/24 Entered 04/19/24 16:19:39 Desc Main Document Page 6 of 15

	tor 2 Kimberly Orsini				Case nu	umber (if known)			
Pari	6: Answer These Questi	ions for Re	eporting Purposes						
16.	What kind of debts do you have?	16a.	Are your debts primarily cons individual primarily for a personal			e defined in 11 U.S.C. §	§ 101(8) as "incurred by an		
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtai money for a business or investment or through the operation of the business or investment.						
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts you owe	that are not consur	ner debts or bus	siness debts			
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7.	Go to line 18.					
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
	administrative expenses		□ No						
	are paid that funds will be available for		□Yes						
	distribution to unsecured creditors?								
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25,001-5	50,000		
	you estimate that you owe?	50-99		☐ 5001-10,000		☐ 50,001-1			
		☐ 100-19 ☐ 200-99		□ 10,001-25,00	00	☐ More tha	n100,000		
19.	How much do you	□ \$0 - \$9	50,000	□ \$1,000,001 -	□ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion				
	estimate your assets to be worth?	\$50,001 - \$100,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		000,001 - \$10 billion			
		□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		☐ \$50,000,001 ☐ \$100,000,00			,000,001 - \$50 billion an \$50 billion		
		— \$500,0							
20.	How much do you estimate your liabilities	□ \$0 - \$¢	•	\$1,000,001			0,001 - \$1 billion		
	to be?	\$50,001 - \$100,000			□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		000,001 - \$10 billion 0,000,001 - \$50 billion		
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million			□ \$100,000,001 - \$500 million □ More than \$				
Part	7: Sign Below								
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.							
			chosen to file under Chapter 7, I a tates Code. I understand the relie						
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 and 3571.							
		/s/ Anth	ony J Orsini		/s/ Kimberly				
			y J Orsini e of Debtor 1		Kimberly Or Signature of D				
		Fxecuted	on April 19, 2024		Executed on	April 19, 2024			
		LACOULOU	MM / DD / YYYY			MM / DD / YYYY			

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Debtor 1 Debtor 2	Anthony J Orsini Kimberly Orsini		Cas	e number (if known)			
•	attorney, if you are ted by one	under Chapter 7, 11, 12, or 13 of title 11, Un	ited States Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)			
•	not represented by ey, you do not need s page.	and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the inform					
		/s/ Jeanie D. Wiesner	Date	April 19, 2024			
		Signature of Attorney for Debtor		MM / DD / YYYY			
		Jeanie D. Wiesner					
		Printed name					
		Sadek Law Offices, LLC					
		Firm name					
		1500 JFK Boulevard					
		Suite 220					
		Philadelphia, PA 19102					
		Number, Street, City, State & ZIP Code					
		Contact phone 215-545-0008	Email address	jeanie@sadeklaw.com			

3832002 NJ Bar number & State

Case 24-14025 Doc 1 Filed 04/19/24 Entered 04/19/24 16:19:39 Desc Main Page 8 of 15 Document UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b) Jeanie D. Wiesner 1500 JFK Boulevard Suite 220 Philadelphia, PA 19102 215-545-0008 jeanie@sadeklaw.com **Anthony J Orsini** In Re: Kimberly Orsini Case No.: Chapter: 13 Judge: DISCLOSURE OF CHAPTER 13 DEBTOR'S ATTORNEY COMPENSATION Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the debtor(s) and 1. that compensation was paid to me within one year before the filed date of the petition, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with this bankruptcy case is as follows: ■ Under D.N.J. LBR 2016-5(b), I have agreed to accept for all legal services required to confirm a plan, subject to the exclusions listed below, including administrative services that may occur postconfirmation, a flat fee in the amount of \$ 0.00 . I understand that I must demonstrate that additional services were unforeseeable at the time of the filing of this disclosure if I seek additional compensation and reimbursement of necessary expenses. Legal services on behalf of the debtor in connection with the following are not included in the flat fee: Representation of the debtor in: • adversary proceedings, loss mitigation/loan modification efforts, post-confirmation filings and matters brought before the Court. I have received: \$ 0.00 The balance due is: \$ 0.00 The balance \square will \blacksquare will not be paid through the plan. □ Under D.N.J. LBR 2016-5(c), I have agreed to accept for legal services provided on behalf of the debtor in this case, an hourly fee of \$ ____. The hourly fee charged by other members of my firm that may provide services to this client range from \$ ____ to \$ ____. I understand that I must receive the Court's approval of any fees or expenses to be paid to me in this case post petition pursuant to D.N.J. LBR 2016-1. I have received: \$

☐ Other (specify below)

2.

■ Debtor(s)

The source of the funds paid to me was:

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3.	If a balance is due, the source of future compensation to be paid to me is:						
	■ Debtor(s)	[☐ Other (specify be	low)			
		compensati	on with a person(s)	n with another person(s) unless they who is not a member of my law firm is attached.	_		
prior t	r(s) as needed. If possibl	e, Debtor's acknowled	counsel will advise	ppear at hearings on their behalf in le Debtor(s) of the use of coverage counsel may not be a member of my f	ounsel for any hearings		
	D	ebtor(s) In	itials	Debtor(s) Initials			
		d. All appe		asel may appear at hearings on their ne Debtor(s) matter will be made by			
	D	ebtor(s) In	itials -	Debtor(s) Initials			
6.	The Debtor(s) have rev	viewed this	Disclosure and it is	s consistent with the terms of the Re	tainer Agreement.		
Date:	April 19, 2024		/s/ Anthony				
			Anthony J (Debtor	Orsini			
Dotai	April 19, 2024		/s/ Kimberly	, Oraini			
Date:	April 19, 2024		Kimberly O				
			Joint Debtor				
Date:	April 19, 2024		/s/ Jeanie D	. Wiesner			
			Jeanie D. W		 -		

Debtor's Attorney

United States Bankruptcy Court District of New Jersey

In re	Anthony J Orsini Kimberly Orsini		Case No.	
		Debtor(s)	Chapter	13
	VER	RIFICATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtors hereby verify	that the attached list of creditors is true and c	correct to the best	of their knowledge.
Date:	April 19, 2024	/s/ Anthony J Orsini		
	•	Anthony J Orsini		
		Signature of Debtor		
Date:	April 19, 2024	/s/ Kimberly Orsini		
		Kimberly Orsini		
		Signature of Debtor		

Affirm, Inc. Attn: Bankruptcy 650 California St, Fl 12 San Francisco, CA 94108

Aidvantage Attn: Bankruptcy Po Box 300001 Greenville, TX 75403

Bank of America Attn: Bankruptcy 4909 Savarese Circle Tampa, FL 33634

Barclays Bank Delaware Attn: Bankruptcy 125 South West St Wilmington, DE 19801

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cbusasears Attn: Bnakruptcy Po Box790040 St Louis, MO 63179

Chase Card Services Attn: Bankruptcy P.O. 15298 Wilmington, DE 19850

Citibank Po Box 790040 Saint Louis, MO 63179

Citibank/Best Buy Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 St Louis, MO 63179 Citibank/The Home Depot Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 St Louis, MO 63179

Comenity Bank/Torrid Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity Bk/Ulta Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Cris McIlvaine, Court Officer P.O. Box 823 Williamstown, NJ 08094

Dept Of Education/neln Po Box 82561 Lincoln, NE 68501

GTE Financial Attn: Bankruptcy Po Box 172599 Tampa, FL 33672

Keybank Na 4910 Tiedeman Road Brooklyn, OH 44144

Kohl's Attn: Credit Administrator Po Box 3043 Milwaukee, WI 53201

Lvnv Funding/Resurgent Capital Attn: Bankruptcy Po Box 10497 Greenville, SC 29603

Macy's/ DSNB Atytn: Bankruptcy 701 E. 60th Street North Sioux Falls, SD 57104 Mission Lane LLC Attn: Bankruptcy P.O. Box 105286 Atlanta, GA 30348

Navient Attn: Bankruptcy Po Box 9635 Wilkes Barre, PA 18773

Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Portfolio Recovery Associates, LLC Attn: Bankruptcy 120 Corporate Boulevard Norfolk, VA 23502

PRMI Attn: Bankruptcy 1480 N 2200 W Salt Lake City, UT 84116

Raymour & Flanigan Attn: Bankruptcy Po Box 220 Liverpool, NY 13088

Rubin & Rothman P.O. Box 9003 Islandia, NY 11749

Scratch Financial Attn: Compliance 815 Colorado Blvd, Ste 450 Los Angeles, CA 90041

Selip & Stylianou LLP 10 Forest Avenue PO Box 914 Paramus, NJ 07653 Syncb/ebay Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Syncb/zulily Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Amazon Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Care Credit Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Lowes Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/PC Richards & Sons Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Sams Club Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony/PayPal Credit Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Target NB C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

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Upgrade, Inc. Attn: Bankruptcy 275 Battery Street 23rd Floor San Francisco, CA 94111

Walmart Credit Services/Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Wells Fargo Bank Attn: Bankruptcy 1 Home Campus, 3rd Floor Mac X2303-01a Des Moines, IA 50328